

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
PAULINSKI, CHARLES W § Case No. 05-47588
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
CLERK, U.S. BANKRUPTCY COURT			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Mortgage payoff					
TOTAL SECURED CLAIMS				\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH E. COHEN					
JOSEPH E. COHEN					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
Settlement charges					
Real estate taxes					
COHEN & KROL					
JOSEPH COHEN					
COOKE & LEWIS, LTD.					
COOKE & LEWIS, LTD.					
Brokers Commission					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	ASSET ACCEPTANCE LLC					
000002	MICHELLE HERNANDEZ					
	ASSET ACCEPTANCE LLC					
	MICHELLE HERNANDEZ					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

ASSET CASES

Case No: 05-47588 CAD Judge: CAROL A. DOYLE

Case Name: PAULINSKI, CHARLES W

For Period Ending: 10/06/11

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 10/10/05 (f)
 341(a) Meeting Date: 12/07/05
 Claims Bar Date: 08/03/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	120,000.00	55,000.00		185,000.00	FA
2. CASH	20.00	0.00		0.00	0.00
3. CHECKING	50.00	0.00		0.00	0.00
4. HOUSEHOLD GOODS	1,000.00	0.00		0.00	0.00
5. APPAREL	300.00	0.00		0.00	0.00
6. VEHICLE	16,000.00	0.00		0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1,015.72	Unknown

TOTALS (Excluding Unknown Values)

\$137,370.00

\$55,000.00

\$186,015.72

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO SELL REAL ESTATE OWNED BY DEBTOR. TRUSTEE OBTAINED COURT ORDER TO SELL PROPERTY WHICH HAS NOW CLOSED.

TRUSTEE HAS OBJECTED TO A PROOF OF CLAIM. TRUSTEE WILL FILE MOTION TO EMPLOY ACCOUNTANT. TRUSTEE PREPARING HIS FINAL REPORT. FINAL REPORT FILED AND DISTRIBUTION MADE. DEBTOR HAS NOT CASHED HIS SURPLUS CHECK YET.

Initial Projected Date of Final Report (TFR): 10/31/07

Current Projected Date of Final Report (TFR): 09/30/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	05-47588 -CAD	Trustee Name:	JOSEPH E. COHEN
Case Name:	PAULINSKI, CHARLES W	Bank Name:	BANK OF AMERICA, N.A.
Taxpayer ID No:	*****6416	Account Number / CD #:	*****9353 Money Market Account (Interest Earn
For Period Ending:	10/06/11	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/13/06	1	STEWART TITLE CO. OF ILLINOIS STEWART TITLE CO. OF ILLINOIS	BALANCE FORWARD Proceeds from sale of real estate Memo Amount: 185,000.00 Proceeds from sale of real estate Memo Amount: (107,487.34) Mortgage payoff Memo Amount: (3,382.46) Real estate taxes Memo Amount: (11,100.00) Brokers Commission Memo Amount: (4,198.90) Settlement charges	1110-000 4110-000 2820-000 3510-000 2500-000	58,831.30		0.00 58,831.30
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	23.89		58,855.19
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	49.99		58,905.18
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.03		58,955.21
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.45		59,003.66
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.12		59,053.78
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.54		59,102.32
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.19		59,152.51
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.25		59,202.76
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	45.42		59,248.18
03/01/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet St. New Orleans, LA 70130	Bond premium	2300-000		47.70	59,200.48
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.32		59,250.80
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.71		59,299.51
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.36		59,349.87
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.77		59,398.64

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59,446.34

47.70

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	05-47588 -CAD	Trustee Name:	JOSEPH E. COHEN
Case Name:	PAULINSKI, CHARLES W	Bank Name:	BANK OF AMERICA, N.A.
Taxpayer ID No:	*****6416	Account Number / CD #:	*****9353 Money Market Account (Interest Earn
For Period Ending:	10/06/11	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.45		59,449.09
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.49		59,499.58
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	37.90		59,537.48
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	37.93		59,575.41
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	31.83		59,607.24
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	28.50		59,635.74
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	23.63		59,659.37
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	14.18		59,673.55
03/25/08	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		52.64	59,620.91
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	14.10		59,635.01
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	12.22		59,647.23
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.57		59,654.80
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.34		59,662.14
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.58		59,669.72
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.57		59,677.29
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.35		59,684.64
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	5.79		59,690.43
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	4.89		59,695.32
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	3.24		59,698.56
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.01		59,699.57
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	0.92		59,700.49
02/28/09	000303	International Sureties, Ltd. 701 Poydras St. Suite 420 New Orleans, LA 70139	Bond premium	2300-000		49.00	59,651.49
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.02		59,652.51
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,654.96
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,657.49
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.46		59,659.95

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362.95

101.64

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	05-47588 -CAD	Trustee Name:	JOSEPH E. COHEN
Case Name:	PAULINSKI, CHARLES W	Bank Name:	BANK OF AMERICA, N.A.
Taxpayer ID No:	*****6416	Account Number / CD #:	*****9353 Money Market Account (Interest Earn
For Period Ending:	10/06/11	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,662.48
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,665.01
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,667.46
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,669.99
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,672.44
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,674.97
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,677.50
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.29		59,679.79
03/26/10	000304	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		70.95	59,608.84
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.54		59,611.38
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,613.83
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,616.36
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,618.81
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,621.34
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,623.87
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,626.32
10/06/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.41		59,626.73
10/06/10		Transfer to Acct #*****1435	Final Posting Transfer	9999-000		59,626.73	0.00

Memo Allocation Receipts:	185,000.00	COLUMN TOTALS	59,847.02	59,847.02	0.00
Memo Allocation Disbursements:	126,168.70	Less: Bank Transfers/CD's	0.00	59,626.73	
		Subtotal	59,847.02	220.29	
Memo Allocation Net:	58,831.30	Less: Payments to Debtors		0.00	
		Net	59,847.02	220.29	

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	05-47588 -CAD	Trustee Name:	JOSEPH E. COHEN
Case Name:	PAULINSKI, CHARLES W	Bank Name:	BANK OF AMERICA, N.A.
Taxpayer ID No:	*****6416	Account Number / CD #:	*****1435 BofA - Checking Account
For Period Ending:	10/06/11	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/06/10		Transfer from Acct #*****9353	Transfer In From MMA Account	9999-000	59,626.73		59,626.73
10/07/10	003001	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		12,550.79	47,075.94
10/07/10	003002	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Expenses	2200-000		59.78	47,016.16
10/07/10	003003	COHEN & KROL	Attorney for Trustee fees	3110-000		3,317.00	43,699.16
10/07/10	003004	COOKE & LEWIS, LTD.	Accountant for Trustee fees			2,921.25	40,777.91
			Accountant for Trustee fees				
			Fees 2,681.25	3410-000			
			Expenses 240.00	3420-000			
10/07/10	003005	JOSEPH COHEN	Attorney for Trustee fees	3110-000		1,658.50	39,119.41
10/07/10	003006	Asset Acceptance LLC Assignee/SBC PO Box 2036 Warren MI 48090	Claim 000001, Payment 120.38833%			662.81	38,456.60
			Claim 550.56	7100-000			
			Interest 112.25	7990-000			
10/07/10	003007	Michelle Hernandez c/o Thomas M. Britt, P.C. 6825 W. 171st Street Tinley Park, IL 60477	Claim 000002, Payment 120.38882%			32,703.54	5,753.06
			Claim 27,164.93	7200-000			
			Interest 5,538.61	7990-000			
*	10/07/10	CHARLES PAULINSKI	Surplus to Debtor	8200-004		5,753.06	0.00

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59,626.73

59,626.73

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD
 Case Name: PAULINSKI, CHARLES W
 Taxpayer ID No: *****6416
 For Period Ending: 10/06/11

Trustee Name: JOSEPH E. COHEN
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1435 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
*	01/19/11	003008 CHARLES PAULINSKI	Surplus to Debtor Stop Payment Reversal STOP PAY ADD SUCCESSFUL	8200-004		-5,753.06	5,753.06
	03/09/11	003009 CLERK, U.S. BANKRUPTCY COURT	DEPOSIT OF UNCLAIMED FUNDS DEPOSIT OF UNCLAIMED FUNDS	8200-002		5,753.06	0.00
		Memo Allocation Receipts:	0.00	COLUMN TOTALS	59,626.73	59,626.73	0.00
		Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	59,626.73	0.00	
		Memo Allocation Net:	0.00	Subtotal	0.00	59,626.73	
				Less: Payments to Debtors		5,753.06	
				Net	0.00	53,873.67	
		Total Allocation Receipts:	185,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
		Total Allocation Disbursements:	126,168.70	Money Market Account (Interest Earn - *****9353	59,847.02	220.29	0.00
		Total Memo Allocation Net:	58,831.30	BofA - Checking Account - *****1435	0.00	53,873.67	0.00
					59,847.02	54,093.96	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

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